



# Recovery Times



North Carolina  
Sept. 9, 1996

*"People Helping People"*

FEMA  
ISSUE 1



Photo by Mel Nathanson, The News & Observer, Raleigh, N.C.

*Having weathered Hurricane Bertha, a home on the Neuse River buckles under the flood waters that came with Fran.*

## Recovery from Hurricane Fran

# North Carolina Gets Fast Help from FEMA and State

When Hurricane Fran cut a path of destruction through the state of North Carolina, the **Federal Emergency Management Agency (FEMA)** immediately sent disaster teams to help. This prompt response enabled President Clinton to issue a major disaster declaration within hours of receiving a request from Gov. Jim Hunt.

"We're pleased that the federal government is helping North Carolina residents cope with this disaster," Gov. Hunt said. "The federal-state partnership enables us to provide victims with access to a wide range of disaster recovery assistance."

"Federal, state, volunteer and local emergency workers have worked in a united effort on behalf of the residents of North Carolina," FEMA Director James L. Witt said. "The fast response enabled us to begin delivering aid to the citizens of North Carolina. Although assistance will not get people back to where they

were before Hurricane Fran, it will help them begin the healing process."

FEMA, in partnership with the North Carolina Division of Emergency Management, mobilized disaster response teams from across the country. "The deployment of field personnel assured an efficient response to the home owners, renters and business people affected by this disaster," Federal Coordinating Officer Lacy Suiter of FEMA said.

"Disaster victims shouldn't hesitate to ask us for help," Suiter said. "We want them to know we are concerned and we are doing everything we can to support their recovery."

Suiter urged anyone who suffered losses as a result of Hurricane Fran to start the application process by calling toll-free **1-800-462-9029**, TTY **1-800-462-7585**. The lines are open from 8 a.m. to 10 p.m., seven days a week.

## Important Recovery Information

### Register by Phone

People in North Carolina who suffered the effects of Hurricane Fran are urged to begin the application process by calling **1-800-462-9029** from 8 a.m. to 10 p.m., seven days a week. Call TTY **1-800-462-7585** if you are speech- or hearing-impaired.

"We want to be sure that everyone who is eligible for disaster assistance understands how easy it is to get help," Federal Coordinating Officer Lacy Suiter said.

### Disaster Housing Assistance

FEMA provides three kinds of grants to help home owners and renters whose primary residences are not livable. Funds may pay for alternate rental housing, essential repairs to make the home livable or help for those facing eviction or foreclosure because of Hurricane Fran.

### U.S. Small Business Administration

Don't let the name confuse you. During disasters, the U.S. Small Business Administration (SBA) provides low-interest, long-term loans to home owners, renters and businesses of all sizes that are not adequately insured.

### National Flood Insurance

Disaster victims insured with the National Flood Insurance Program (NFIP) are eligible to file claims to repair or replace their damaged homes and personal property. Call **1-800-427-4661** for information. Flood insurance to protect against future flood losses can be purchased through your local insurance agent.

## Apply By Phone

# 1-800-462-9029

(TTY: 1-800-462-7585)

8 a.m. to 10 p.m., seven days a week

## Toll Free

# President, Gov. Pledge Fast, Compassionate Aid



## A Message from President Bill Clinton

My heart goes out to all people in North Carolina affected by Hurricane Fran.

This has been an extremely rough year for thousands of North Carolinians. Many of you are repairing damaged roofs, cleaning up debris and trying to preserve your precious keepsakes and belongings for the second time in less than a year. It is hard to do all this and still hold back the tears. Recovering from a hurricane is a slow and painful process.

A primary responsibility of the federal government is to be there when disaster strikes and to stick by people until they can get back on their feet.

I directed that residents of North Carolina be eligible to apply for federal disaster assistance by using the toll-free application number listed in this publication. Through the application process, low-interest loans, housing grants, home repair grants and other aid programs are quickly available.

I assure you that in the weeks and months to come, your government will continue to support you in your efforts to rebuild your lives and communities. We will be with you, along with our state partners, for as long as it takes to help you on the road to recovery.

Our hearts and prayers are with you, and I wish all of the people of North Carolina impacted by Hurricane Fran God speed in your recovery.



## A Message from Governor Jim Hunt

The hard work and dedication of the North Carolina State Emergency Response Team and Federal Emergency Management Agency made all the difference for the people of North Carolina as our state recovers from the devastation left behind by Hurricane Fran.

Even before the storm hit, members of the State Emergency Response Team (SERT) had assembled in the Emergency Response Center. Representatives from nearly all state government agencies began preparations for responding to the aftermath of Hurricane Fran. FEMA had positioned 16 emergency response teams nearby to help local communities plan for meeting the disaster. All of these individuals were ready and willing to do everything necessary to help our communities prepare for the storm.

Thanks to the collective efforts of county emergency management officials, the State Emergency Response Team, FEMA representatives and many others, 10 counties were declared federal disaster areas in less than a day, and more were added within days. Officials continued to help evaluate other parts of our state hit hardest by Hurricane Fran.

The hard work, dedication and foresight of all of these workers and the hundreds of volunteers who worked throughout this emergency saved homes, businesses and most important, saved lives.

## Disaster Questions and Answers

### **Q. What should I do to get help with my disaster losses?**

A. Call the toll-free registration number, **1-800-462-9029** (TTY **1-800-462-7585** for hearing- and speech-impaired).

### **Q. If I have insurance can I still get assistance?**

A. Many federal, state, local and volunteer agency programs may help you, but none of these programs will provide help for expenses covered by insurance. Call your insurance company first.

### **Q. What information do I need to give when I call for assistance?**

A. Your name, address of damaged property, insurance information, phone number where you may be reached and description of your losses.

### **Q. What happens after I apply?**

A. A trained inspector will make an appointment to visit your property within a week to 10 days. The inspector verifies the nature of your losses to establish your eligibility for disaster assistance programs.

### **Q. When can I expect a check?**

A. About seven to 10 days after a FEMA inspector's visit, if eligible, you can expect a housing assistance check.

### **Q. I'm a home owner and don't have a small business. After I registered with FEMA, I was referred to the U.S. Small Business Administration (SBA). Why?**

A. SBA makes low-interest loans to renters, home owners and non-farm businesses of all sizes that are not fully covered by insurance. It is the primary source of funds for long-term disaster recovery.

### **Q. I don't want a loan, I just want financial assistance.**

A. If you believe you cannot afford a loan but were referred to the SBA, it is important for you to return your completed application. If appropriate, you will automatically be referred to the state grant program if you do not qualify for an SBA loan.

## Loans, Grants and More

# Helping North Carolina on Road to Recovery

Individuals and business owners who suffered losses because of Hurricane Fran and are located in the declared counties may be eligible for assistance. Designated counties include: Alamance, Bladen, Brunswick, Carteret, Chatham, Columbus, Craven, Cumberland, Duplin, Durham, Edgecombe, Franklin, Granville, Greene, Harnett, Hoke, Johnston, Jones, Lee, Lenoir, Nash, New Hanover, Onslow, Orange, Pamlico, Pender, Person, Robeson, Sampson, Vance, Wake, Warren, Wayne and Wilson.

### DISASTER HOUSING ASSISTANCE

Help is available for renters and home owners who are uninsured or underinsured, and whose primary residences were damaged or destroyed or who face displacement from their homes. Aid can include grants for alternate rental housing, money for emergency repairs to make a home livable, or mortgage or rental assistance.

### HOME/PERSONAL PROPERTY DISASTER LOANS

SBA disaster loans of up to \$200,000 are available to home owners for real estate repairs. Renters and home owners may borrow up to \$40,000 to replace personal property losses.

### INDIVIDUAL AND FAMILY GRANT PROGRAM

Grants to meet disaster-related serious needs or necessary expenses not covered by other assistance programs or insurance.

### BUSINESS DISASTER LOANS

Businesses of all sizes and nonprofit organizations may borrow up to \$1.5 million from the U.S. Small Business Administration (SBA) to fund repairs or replacement of real estate, machinery and equipment, inventory and other assets. For small businesses, SBA makes economic injury loans available for working capital to pay necessary obligations.

### CONSUMER SERVICES

Assistance in filing consumer complaints about disreputable business practices and other problems.

### DISASTER UNEMPLOYMENT ASSISTANCE

Weekly benefits for those out of work due to the disaster, including self-employed persons, farm/ranch owners and others not covered by regular unemployment. Apply at local unemployment offices.

### AGRICULTURAL ASSISTANCE

Emergency loans to farmers operating and managing farms or ranches, limited to compensation for actual losses to essential property and/or production capacity. Cost-sharing grants also are available for emergency conservation measures. Contact your local U.S. Department of Agriculture Service Center.

### SOCIAL SECURITY BENEFITS

Help in speeding the delivery of checks delayed by the disaster and with applications for Social Security disability and survivor benefits.

### TAX ASSISTANCE

The Internal Revenue Service (IRS) allows federal income tax deductions for underinsured or uninsured casualty losses on homes, personal property and household goods. Those eligible may file amended returns for the previous year to receive early tax refunds.

### MENTAL HEALTH/STRESS COUNSELING

Referral services and short-term intervention counseling are available for those who are experiencing stress-related problems associated with the disaster.

### FRAUD PROTECTION AND LEGAL SERVICES

The U.S. Department of Housing and Urban Development can assist in cases of unlawful discrimination in housing. Complaints of fraud or other misrepresentation may be filed with the North Carolina Attorney General's Consumer Hotline. Legal assistance and/or referrals may be available by calling the North Carolina Bar Association.

### INSURANCE INFORMATION

Assistance is available from the North Carolina Department of Insurance on matters such as expediting settlements, obtaining copies of lost policies, verifying losses and filing claims.

### VETERANS BENEFITS

Information about benefits, pensions, insurance and VA mortgage loans.

### VOLUNTEER AGENCY SERVICES

Volunteer relief agencies, such as the American Red Cross, Salvation Army and religious groups, offer a wide range of services from supplying personal hygiene kits to "last resort" financial assistance.

### To help you, FEMA will . . .

- Provide you with access to disaster assistance
- Provide you with an opportunity to tell your story to a responsive FEMA representative
- Treat you with respect and caring
- Give you clear, accurate information about available assistance and how to apply for it
- Explain clearly what you need to do after registration, what you can expect from government agencies and how long the process should take
- If you are eligible, provide you with disaster housing assistance as promptly as possible and give you an estimate of when you will receive assistance
- Advise you on how to protect against future losses
- Use your suggestions to improve our service.

## Use Care When Hiring Contractors

If you were affected by Hurricane Fran, you should be aware that some unscrupulous contractors may try to take advantage of you.

“If you have disaster-related damages, I urge you to be very careful when contracting for repairs,” Federal Coordinating Officer Lacy Suiter said.

“Be especially alert for door-to-door solicitors who ask for large cash deposits or entire payments in advance,” State Coordinating Officer Billy R. Cameron said. “Often the work is never performed or the down payment is never returned.”

Cameron cautions you not to sign contracts or make down payments without first receiving written estimates from contractors, and to avoid offers which seem too good to refuse. He also advised people to ask for references and to check with relatives or friends before deciding which contractor to choose.

Cameron suggested that disaster victims call the North Carolina Attorney General’s Consumer Hotline if they have concerns about people representing themselves as contractors.

“You should remember that federal workers and federal contract workers do not charge victims for their services. If someone posing as a federal employee or federal contractor attempts to collect money for help, report the person and his or her vehicle license number to your local police department,” Cameron said.

**Make sure disaster aid goes to those who deserve it.**

**FEMA Fraud Hotline.**

**1-800-323-8603**

*Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability or economic status. If you or someone you know has been discriminated against, you should contact the federal or state Equal Rights Officer.*



Photo by Keith Greene, The News & Observer, Raleigh, N.C.

*Stranded motorist is plucked from rising flood waters by rescue team.*

## SBA low-interest loans to help you recover . . .

# Not Just for Small Businesses

Low-interest loans from the U.S. Small Business Administration (SBA) are the primary form of federal assistance for long-term recovery for home owners and renters, as well as businesses. SBA loans are offered to help repair damage to private property that is not fully covered by insurance.

Loans also may include funds for measures property owners can take to help minimize damage from future storms. By making affordable loans, the SBA disaster program helps disaster victims pay for repairs while keeping costs to the taxpayer reasonable. SBA disaster loans of up to \$200,000 are available to home owners for real estate repairs, and up to \$40,000 for replacement of disaster-damaged personal property. Renters are eligible for loans to replace damaged personal property.

SBA analyzes the income and debts of a home owner or renter and if SBA determines the disaster victim cannot afford an SBA disaster loan, SBA will refer the applicant to the Individual and Family Grant Program.

Businesses of all sizes and nonprofit organizations may apply for low-interest disaster loans from the SBA to repair or replace disaster-damaged real estate,

machinery and equipment, inventory and other assets. Loans up to \$1.5 million are available for losses not fully covered by insurance.

For small businesses only, SBA offers Economic Injury Disaster Loans (EIDLs) to provide working capital to pay necessary obligations until operations return to normal after the disaster. These working capital loans are available to businesses affected financially by the disaster, even if they had no property damage. Small businesses located in counties contiguous to the declared counties also may apply for these economic injury loans.

If you need assistance in completing your loan application, you can get one-on-one help from an SBA representative.

**Disaster assistance benefits will not affect your eligibility for Social Security, welfare, food stamps or other federal benefits.**



Photo by Scott Sharpe, The News &amp; Observer, Raleigh, N.C.

Home owner starts painful cleanup after Fran sends a tree crashing through his home.

## Tips for the Care of Water-Damaged Family Heirlooms and Other Valuables

The American Institute for Conservation of Historic and Artistic Works (AIC) and the National Institute for the Conservation of Cultural Property (NIC) list the following tips regarding the recovery of water-damaged belongings.

1. If the object is still wet, rinse with clear, clean water or a fine hose spray. Clean off dry silt and debris from your belongings with soft brushes or dab with damp cloths without grinding debris into objects.
2. Air dry objects indoors if possible. Sunlight and heat may dry certain materials too quickly, causing splits, warpage and buckling.
3. The best way to inhibit growth of mold and mildew is to reduce humidity. Increase air flow with fans, open windows, air conditioners and dehumidifiers.
4. Remove heavy deposits of mold growth from walls, baseboards, floors, and other household surfaces with commercially available disinfectants. Avoid the use of disinfectants on historic wallpapers.
5. If objects are broken or begin to fall apart, place all broken pieces, bits of veneer, and detached parts in clearly labeled open containers. Do not attempt to repair objects until completely dry or, in the case of important materials, until you have consulted with a professional conservator.
6. Documents, books, photographs and works of art on paper may be extremely fragile when wet; use caution when handling. Free the edges of prints and paper objects in mats and frames, if possible.

These should be allowed to air dry. Rinse mud off wet photographs with clear water, but do not touch surfaces. Sodden books and papers should also be air dried, or may be kept in a refrigerator or freezer until they can be treated by a professional conservator.

7. Textiles, leather, and other "organic" materials will also be severely affected by exposure to water and should be allowed to air dry.
8. Remove wet paintings from frames but not from stretchers. Air dry, face up, away from direct sunlight.
9. Furniture finishes and painting surfaces may develop a white haze or bloom from contact with water and humidity. These problems do not require immediate attention. Consult a professional conservator for treatment.
10. Rinse metal objects exposed to flood waters, mud, or silt with clear water and dry immediately with a clean, soft cloth. Allow heavy mud deposits on large metal objects, such as sculpture, to dry. Caked mud can be removed later. Consult a professional conservator for further treatment.

Because the information given is general, FEMA, AIC and NIC strongly recommend that professional conservators be consulted as to the appropriate method of treatment for historic objects. Professional conservators may be contacted through the [FREE Conservation Services Referral System](#) of the **American Institute for Conservation of Historic and Artistic Works**, 1717 K Street, NW, Ste. 301, Washington, DC 20006; **(202) 452-9545**.

## Beware as You Begin Cleanup

The debris left behind by Hurricane Fran may be a source of injury or illness. Be careful when cleaning damaged structures or handling debris. Here are some safety tips:

- Always wear gloves and work boots
- Separate hazardous materials from other debris
- Always wash your hands after cleanup
- Treat electrical lines and outlets with extreme care. **Don't assume power is off.**

The Environmental Protection Agency (EPA) advises everyone to use extreme caution when returning to areas damaged by Hurricane Fran.

Potential chemical hazards may be encountered during the repair and recovery efforts. The hurricane may have moved containers of hazardous solvents or industrial chemicals from their normal storage places.

Do not try to remove any propane tanks. These represent a real danger of fire or explosion and the EPA urges you to call the police or fire department to report locations of tanks.

Car batteries may contain an electrical charge. Wear insulated gloves when removing car batteries. Avoid coming in contact with any battery acid that may have spilled.

*Recovery Times* is published by the Federal Emergency Management Agency and the North Carolina Division of Emergency Management with help from other federal, state and voluntary agencies. It provides timely and accurate information about disaster recovery programs for hurricane victims. Comments and inquiries about *Recovery Times* may be directed to **1-800-525-0321**.

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DR1134



Photo by Harry Lynch, The News & Observer, Raleigh, N.C.

*After fleeing their homes, these North Carolina residents evacuate their flooded Durham motel.*

## Disaster Teams Reach Out to Storm Victims

Community Relations teams fanned out across areas of North Carolina meeting with people who suffered losses from Hurricane Fran.

“We have people going door-to-door making personal contact and answering questions,” State Coordinating Officer Billy R. Cameron said.

Community Relations teams of FEMA and North Carolina Division of Emergency Management personnel are making contact with victims, elected officials and community organizations in all impacted areas.

“We bring people as much information as possible to get them start the recovery process,” Federal Coordinating Officer Lacy Suiter said. “This also is an opportunity to start people thinking about preparedness, so if disaster strikes again, the community is better able to cope with it.

## Personal Inspections of Your Home Ensure the Right Kind of Help for You

Damage inspectors will schedule appointments to visit people who have applied for disaster assistance. If your home has been damaged, one or more inspectors may visit.

A **FEMA** inspector schedules an appointment to verify losses after you apply for disaster assistance through the toll-free registration line: **1-800-462-9029** (**TTY 1-800-462-7585** for speech- and hearing-impaired).

If you apply for a **U.S. Small Business Administration (SBA)** low-interest loan, SBA will send a loss verifier.

The **American Red Cross** may send a representative if you apply for Red Cross assistance.

**Local building and safety inspectors** may be sent to see if damaged buildings are safe to enter.

All inspectors and verifiers carry official photo identification. If an inspector or verifier is not wearing an identification card or badge, ask to see it.

When you apply, you will be asked to prominently display your street address on the front of your house. This will help inspectors find your dwelling.

### Red Cross Hotline Available

People seeking Red Cross assistance or locations of Red Cross Disaster Relief Centers should call **1-800-435-7669**, 24 hours a day, seven days a week.

As of September 6, the Red Cross had operated 126 shelters in North Carolina. More than 15,738 meals had been served to disaster-affected people.

## Important Phone Numbers — Clip and Save

### Federal Agencies

FEMA Registration. . . . .	800-462-9029
(TTY for hearing/speech impaired). . . . .	800-462-7585
Disaster Information Helpline. . . . .	800-525-0321
(TTY for hearing/speech impaired). . . . .	800-660-8005
FEMA Fraud Detection. . . . .	800-323-8603
National Flood Insurance Program	
(Obtain policy/information) . . . . .	800-427-4661
(TTY for hearing/speech impaired). . . . .	800-427-5593
	800-427-5593
(Policyholders/claims). . . . .	800-638-6620
(TTY for hearing/speech impaired). . . . .	800-447-9487
Social Security Administration . . . . .	800-772-1213
U.S. Small Business Administration . . . . .	800-351-2227
Internal Revenue Service. . . . .	800-829-1040
(TTY for hearing/speech impaired). . . . .	800-829-4059

Housing and Urban Development Hotline . . . . . 800-669-9777

Department of Veterans Affairs . . . . . 304-558-3662

### State Agencies

North Carolina Attorney General's	
Consumer Hotline. . . . .	919-733-7741
North Carolina Revenue Department . . . . .	1-800-232-4939
North Carolina Insurance Department . . . . .	1-800-546-5664
	or 1-800-662-7777
North Carolina Division of Motor Vehicles	
Customer Service . . . . .	919-715-7000

### Other Service Providers

American Red Cross . . .	1-800-HELP-NOW (1-800-435-7669)
For Spanish Speakers . . . . .	1-800-257-7575
Salvation Army . . . . .	1-800-695-4483
Adventist Community Services . . . . .	1-800-253-3000